Case 11-20534-drd13 Doc 1 Filed 03/29/11 Entered 03/29/11 12:59:03 Desc Main Document Page 1 of 57

**B1** (Official Form 1) (4/10) **United States Bankruptcy Court Voluntary Petition** Western District of Missouri Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Brown, Forrest James Jr. Brown, Tina Lachelle All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): **FKA Tina Lachelle Rice** Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): xxx-xx-5445 xxx-xx-4787 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 2825 County Road 2965 2825 County Road 2965 ZIP CODE ZIP CODE Clark, MO 65243 Clark, MO 65243 65243-0000 65243-0000 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Randolph Randolph Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Chapter 15 Petition for Recognition of a Chapter 9 Individual (includes Joint Debtors) Foreign Main Proceeding Railroad Chapter 11 See Exhibit D on page 2 of this form. Stockbroker Chapter 15 Petition for Recognition of a Chapter 12 Corporation (includes LLC and LLP) Commodity Broker Foreign Nonmain Proceeding Chapter 13 Partnership Clearing Bank Other (If debtor is not one of the above entities, Other Nature of Debts check this box and state type of entity below.) (Check one box) Tax-Exempt Entity Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as Debts are primarily (Check box, if applicable.) business debts. Debtor is a tax-exempt organization under Title "incurred by an individual primarily for 26 of the United States Code (the Internal a personal, family, or household purpose." Revenue Code). Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or in installments. Rule 1006(b). See Official Form 3A. affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed Check all applicable boxes: application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors M 1-49 100-199 200-999 1,000-5001-10,001-25,001-50,001-OVER 25,000 10,000 50,000 100,000 100,000 Estimated Assets More than \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 to \$1 to \$50 to \$100 to \$500 \$100,000 \$500,000 to \$10 to \$1 billion \$1 billion

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B1 (Official Form 1) (4/10)

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Forrest James Brown, Jr. Tina Lachelle Brown	
All Prior Bankruptcy Cases Filed Within La		
Location An I Tiol Banki uptcy Cases Filed Within La	Case Number:	Date Filed:
Where Filed: Western District of Missouri	03-22408	10/16/03
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, o	or Affiliate of this Debtor (If more than or	one, attach additional sheet )
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibi  (To be completed if det whose debts are primari I, the attorney for the petitioner named in the informed the petitioner that [he or she] may juitle 11, United States Code, and have explait chapter. I further certify that I delivered to the U.S.C. § 342(b).	otor is an individual ally consumer debts.)  To foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 of ined the relief available under each such the debtor the notice required by 11
Exhibit A is attached and made a part of this petition.	X /s/ Scot Wiggins Signature of Attorney for Debtor(s)	March 25, 2011  Date
Yes, and Exhibit C is attached and made a part of this petition.  No	bit D	
(To be completed by every individual debtor. If a joint petition is filed, each spouse m  ☐ Exhibit D completed and signed by the debtor is attached and made a part of the signed by the joint petition:  ☐ Exhibit D also completed and signed by the joint debtor is attached and made	his petition.	,
	ng the Debtor - Venue	
Debtor has been domiciled or has had a residence, principal place of b preceding the date of this petition or for a longer part of such 180 days	usiness, or principal assets in this District for	180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general partner	er, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defend the interests of the parties will be served in regard to the relief sought in the content of the parties will be served in the relief sought in the content of the parties will be served in the relief sought in the content of the parties will be served in the parties will be served in the relief sought in the parties will be served in t	dant in an action or proceeding [in a federal or	
Certification by a Debtor Who Reside (Check all app	es as a Tenant of Residential Propert blicable boxes.)	ty
Landlord has a judgment against the debtor for possession of debtor's n	residence. (If box checked, complete the follow	wing.)
(Name of landlord that obtained judgment)		
(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are circ permitted to cure the entire monetary default that gave rise to the judg possession was entered, and		
Debtor has included in this petition the deposit with the court of any reafter the filing of the petition.	ent that would become due during the 30-day	period
Debtor certifies that he/she has served the Landlord with this certificat	ion. (11 U.S.C. § 362(1)).	

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**B1** (Official Form 1) (4/10) Page 3

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Forrest James Brown, Jr. Tina Lachelle Brown
Signa	ntures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Forrest James Brown, Jr.  Signature of Debtor Forrest James Brown, Jr.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X
X /s/ Tina Lachelle Brown Signature of Joint Debtor Tina Lachelle Brown	(Signature of Foreign Representative)
Signature of Joint Debtor Tilla Lachelle Brown	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)  March 25, 2011	Date
Date Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ Scot Wiggins Signature of Attorney for Debtor(s) Scot Wiggins #51241 Printed Name of Attorney for Debtor(s)  Firm Name 2511 Broadway Bluffs Drive Columbia, MO 65201 Address  573-499-1310 Fax:573-499-1315 Telephone Number March 25, 2011 Date	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,
Signature of Authorized Individual	or partner whose social security number is provided above.
Printed Name of Authorized Individual  Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11

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### United States Bankruptcy Court Western District of Missouri

In r	Forrest James Tina Lachelle	•		Case No.		
	-		Debtor(s)	Chapter	13	
	DISC	CLOSURE OF COM	IPENSATION OF ATTO	ORNEY FOR D	EBTOR(S)	
1.	compensation paid to	me within one year before the	cy Rule 2016(b), I certify that the filing of the petition in bankrup lation of or in connection with the	otcy, or agreed to be pa	id to me, for services render	
	For legal service	s, I have agreed to accept		\$	3,000.00	
			eived		1,500.00	
					1,500.00	
2.	\$ <b>274.00</b> of the	filing fee has been paid.				
3.	The source of the con	npensation paid to me was:				
	□ Debtor	Other (specify):				
4.	The source of comper	nsation to be paid to me is:				
	Debtor	Other (specify):				
5.	I have not agreed firm.	to share the above-disclosed	compensation with any other per	son unless they are me	mbers and associates of my	law
			npensation with a person or perso the names of the people sharing ir			rm. A
6.	In return for the above	re-disclosed fee, I have agree	d to render legal service for all as	pects of the bankruptc	v case, including:	
	<ul><li>b. Preparation and fi</li><li>c. Representation of</li><li>d. [Other provisions</li></ul>	ling of any petition, schedule the debtor at the meeting of as needed]	I rendering advice to the debtor in es, statement of affairs and plan w creditors and confirmation hearin and filing of motions for avoi	hich may be required; g, and any adjourned h		cy;
7.			sed fee does not include the followany adversary proceeding.	wing service:		
			CERTIFICATION			
this	I certify that the foreg bankruptcy proceeding		t of any agreement or arrangement	t for payment to me for	representation of the debtor	r(s) in
Date	ed: <b>March 25, 201</b>	1	/s/ Scot Wiggi	าร		
			Scot Wiggins			
			2511 Broadwa Columbia, MO 573-499-1310			

Applied Bank 601 Delaware Ave Wilmington DE 19801

Bank of America/GLELSI PO Box 7860 Madison WI 53707

Barclay's Bank Delaware PO Box 8803 Wilmington DE 19899

Berry Company 3170 Kettering Blvd Dayton OH 45439

Brookwood Loans Holding 3440 Preston Ridge Rd. Alpharetta GA 30005

Capital One PO Box 30281 Salt Lake City UT 84130

Cashcall P.O. Box 66007 Anaheim CA 92816

Cavalry Portfolio Services 7 Skyline Drive 3rd Floor Hawthorne NY 10532

Central Dairy Company 610 Madison St. Jefferson City MO 65101

Chase Card Services PO Box 15298 Wilmington DE 19850-5298

CIT Bank/DFS 12234 N IH 35 SB Bldg B Austin TX 78753 Citi Cards/Citibank PO Box 6241 Sioux Falls SD 57117

County Bank 205 West Reed Moberly MO 65270

County Bank 116 W Broadway Brunswick MO 65236

Courtesy Loans 521 West Coates Moberly MO 65270

Credit One Bank PO Box 98873 Las Vegas NV 89193

Credit Watch PO Box 19729 Irvine CA 92623-9729

Daniel Bowden 1953 Hwy. A Moberly MO 65270

David & Karen Piest 2641 C.R. 2965 Clark MO 65243

Dell Computer/Web Bank PO Box 81577 Austin TX 78708

Delmarva Radiology c/o Delmarva Collections Inc 820 E Main St Salisbury MD 21804

Direct Merchants Bank PO Box 5250 Carol Stream IL 60197-5250 Discover Fin Svcs Llc Po Box 15316 Wilmington DE 19850

Equable Ascent Financial 1120 W. Lake Cook Road Ste B
Buffalo Grove IL 60089

First Bank of Delaware C/O Continental Finance Co. PO Box 11743 Wilmington DE 19850-1743

First National Bank 500 E 60th St N Sioux Falls SD 57104

First National Bank PO Box 1867 Columbia MO 65205

First Premier 3820 N. Louise Ave. Sioux Falls SD 57107

FNMB c/o LVNV Funding PO Box 10497 Greenville SC 29603

Ford, Parshall and Baker, LLC 3210 Bluff Creek Drive Columbia MO 65201-3525

GLELSI PO Box 7860 Madison WI 53707

Heights Finance Corp 301 N Morley Moberly MO 65270 Home Depot/Citibank PO Box 6497 Sioux Falls SD 57117

Household Bank 12447 SW 69th Ave Portland OR 97223

Household Credit Services PO Box 98706 Las Vegas NV 89193-8706

HSBC Bank PO Box 5253 Carol Stream IL 60197

Internal Revenue Service PO Box 7346 Philadelphia PA 19101-7346

JTL Inc. 11020 David Taylor Ste. 310 Charlotte NC 28209

Juniper Card Services PO Box 13337 Philadelphia PA 19101-3337

Kryger Glass 1211 Harrison Street Kansas City MO 64106

LVNV Funding, LLC PO Box 10497 Greenville SC 29603

Merrick Bank PO Box 5721 Hicksville NY 11802-5721

Metabank Capital Credit CA PO Box 5065 Sioux Falls SD 57117 Midland Credit Mgmt 8875 Aero Drive San Diego CA 92123

Missouri Department of Labor & I.R. Division of Employment Security PO Box 59
Jefferson City MO 65104

Missouri Department of Revenue Taxation Division PO Box 854 Jefferson City MO 65105-0357

Missouri Division of Employment Security 421 E Dunklin Street PO Box 59
Jefferson City MO 65104-0059

Moberly County Club PO Box 372 Moberly MO 65270

Pinnacle PO Box 130848 Carlsbad CA 92013

Plains Commerce Bank PO Box 89940 Sioux Falls SD 57109

Portfolio RC 287 Independence Virginia Beach VA 23462

Portfolio Recovery Assoc 120 Corporate Blvd Suite 100 Norfolk VA 23502

Portfolio Recovery Associates, LLC PO Box 12914 Norfolk VA 23541 PPG One PPG Place Pittsburgh PA 15272

Prairie Farms 1100 Broadway Carlinville IL 62626

Prosper 111 Sutter St., 22nd Floor San Francisco CA 94104

QuickClick Loans LLC/Select 3440 Preston Ridge Rd. Ste. 500 Alpharetta GA 30005

Randolph County Collector 110 South Main Suite D Huntsville MO 65259

Ronnoco Coffee Company 4241 Sarpy Avenue Saint Louis MO 63110

Sallie Mae 1002 Arthur Dr. Lynn Haven FL 32444

Sears/Citibank PO Box 6241 Sioux Falls SD 57117

Seventh Ave 1112 7th Ave Monroe WI 53566

Target National Bank c/o Target Credit Services PO Box 673 Minneapolis MN 55440-0673

The Bureaus Inc. 1721 Central Street Evanston IL 60201

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US Dept. of Education/GLELSI PO Box 7860 Madison WI 53707

Yellow Book USA 6300 C Street SW PO Box 3162 Cedar Rapids IA 52406 Case 11-20534-drd13 Doc 1 Filed 03/29/11 Entered 03/29/11 12:59:03 Desc Main Document Page 12 of 57

### United States Bankruptcy Court Western District of Missouri

Case No.	
Chapter	13

### **VERIFICATION OF MAILING MATRIX**

The above-named Debtor(s) hereby verifies that the attached list of creditors is true and correct to the best of my knowledge and includes the name and address of my ex-spouse (if any).

Date:	March 25, 2011	/s/ Forrest James Brown, Jr.	
		Forrest James Brown, Jr.	
		Signature of Debtor	
Date:	March 25, 2011	/s/ Tina Lachelle Brown	
		Tina Lachelle Brown	
		Signature of Debtor	

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B6 Summary (Official Form 6 - Summary) (12/07)

### **United States Bankruptcy Court** Western District of Missouri

In re	Forrest James Brown, Jr.,		Case No		
	Tina Lachelle Brown				
-		Debtors	Chapter	13	
			•		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	180,000.00		
B - Personal Property	Yes	4	15,825.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		292,624.15	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		36,072.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		159,776.71	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,885.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,594.95
Total Number of Sheets of ALL Schedu	ıles	26			
	T	otal Assets	195,825.00		
			Total Liabilities	488,472.86	

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Form 6 - Statistical Summary (12/07)

### United States Bankruptcy Court Western District of Missouri

In re	Forrest James Brown, Jr.,		Case No.	
	Tina Lachelle Brown			
_		Debtors	Chapter	13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	36,072.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	36,072.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,885.00
Average Expenses (from Schedule J, Line 18)	1,594.95
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,519.68

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		73,499.15
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	36,072.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		159,776.71
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		233,275.86

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B6A (Official Form 6A) (12/07)

In re	Forrest James Brown, Jr.,	Case No.
	Tina Lachelle Brown	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
House located at 2825 County Rd. 2965, Clark, MO 65243		J	150,000.00	160,724.00
1/2 interest in Business property located at 102 Johnson, Moberly, MO 65270 (property is owned by the Brown and Bowden Partnership)		J	30,000.00	87,967.40

Sub-Total > 180,000.00 (Total of this page)

180,000.00

Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Forrest James Brown, Jr.,	Case No.
	Tina Lachelle Brown	

**Debtors** 

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash on hand	J	40.00
2.	Checking, savings or other financial		Business Checking Account at County Bank	J	5.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit		Business Checking Account at Citizen's Bank and Trust	J	10.00
	unions, brokerage houses, or cooperatives.		Personal Checking Account at Citizen's Bank and Trust	J	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household goods, furnishings and household electronics	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing	J	200.00
7.	Furs and jewelry.		Wedding Rings	J	75.00
			Women's costume jewelry	J	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

(Total of this page)

Sub-Total >

1,900.00

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Forrest James Brown, Jr.,	Case No.
	Tina Lachelle Brown	

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N	Description and Location of Property		Husband, Wife, Joint, or	Current Value of Debtor's Interest in Property, without Deducting any
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>		(	Community	Secured Claim or Exemption
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2010 Federal income tax refund (Debtors expect this refund to be intercepted but are claiming exemptions in case it is not)		J	3,100.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
			(То	otal o	Sub-Tota f this page)	al > 3,100.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Document Page 18 of 57

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Forrest James Brown, Jr.,
	Tina Lachelle Brown

Case No.
----------

### Debtors

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Prope	rty Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19	98 GMC Sierra - with 229k miles	J	3,625.00
	other venicles and accessories.	19	98 Ford Explorer - with 163k miles	J	3,000.00
		4	Wheeler & pull-behind mower	J	2,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind	Mi	scellaneous Tools	J	500.00
	not already listed. Itemize.		ools of the former Brown and Bowden artnership	J	1,000.00
				Sub-Tota (Total of this page)	al > 10,625.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

Forrest James Brown, Jr.,

**Tina Lachelle Brown** 

In re

	SCHED	Debtors PULE B - PERSONAL PROPERT (Continuation Sheet)	Y	
Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Tanni	ng bed	J	150.00
	Hot tu	b (broken)	J	50.00

Case No.

| Sub-Total > 200.00 (Total of this page) | Total > 15,825.00 Case 11-20534-drd13 Doc 1 Filed 03/29/11 Entered 03/29/11 12:59:03 Desc Main Document Page 20 of 57

B6C (Official Form 6C) (4/10)

In re	Forrest James Brown, Jr.,	Case No.
	Tina Lachelle Brown	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

\$\text{146,450.} (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)}

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand	RSMo § 513.430.1(3)	40.00	40.00
Checking, Savings, or Other Financial Accounts, Business Checking Account at County Bank	Certificates of Deposit RSMo § 513.430.1(3)	5.00	5.00
Business Checking Account at Citizen's Bank and Trust	RSMo § 513.430.1(3)	10.00	10.00
Personal Checking Account at Citizen's Bank and Trust	RSMo § 513.430.1(3)	20.00	20.00
Household Goods and Furnishings Household goods, furnishings and household electronics	RSMo § 513.430.1(1)	1,500.00	1,500.00
Wearing Apparel Clothing	RSMo § 513.430.1(1)	200.00	200.00
<u>Furs and Jewelry</u> Wedding Rings	RSMo § 513.430.1(2)	75.00	75.00
Women's costume jewelry	RSMo § 513.430.1(2)	50.00	50.00
Other Liquidated Debts Owing Debtor Including 7 2010 Federal income tax refund (Debtors expect this refund to be intercepted but are claiming exemptions in case it is not)	<u>Fax Refund</u> RSMo § 513.430.1(3) RSMo § 513.440	1,125.00 1,975.00	3,100.00
Other Personal Property of Any Kind Not Already Miscellaneous Tools	<u>/ Listed</u> RSMo § 513.430.1(4)	500.00	500.00
Tools of the former Brown and Bowden Partnership	RSMo § 513.430.1(4)	1,000.00	1,000.00
Tanning bed	RSMo § 513.440	150.00	150.00
Hot tub (broken)	RSMo § 513.440	50.00	50.00

Total:	6.700.00	6.700.00

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B6D (Official Form 6D) (12/07)

In re	Forrest James Brown, Jr.,
	Tina Lachelle Brown

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L Q U L D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. *6263		T	05/2006 (modified in 2010)	7 7	A T E			
County Bank 205 West Reed Moberly, MO 65270		J	First Mortgage  House located at 2825 County Rd. 2965, Clark, MO 65243		D			
			Value \$ 150,000.00				156,236.00	6,236.00
Account No. *7797  County Bank 205 West Reed Moberly, MO 65270		J	11/2007 Second Mortgage House located at 2825 County Rd. 2965, Clark, MO 65243					
			Value \$ 150,000.00	1			4,488.00	4,488.00
Account No. *9863  County Bank 205 West Reed Moberly, MO 65270		J	1/2010  Non-Purchase Money Security  1998 GMC Sierra, 1998 Ford Explorer, Jet Spa Hot Tub & Wolfe Vision Tanning Bed  Value \$ 6,625.00				39,822.75	33 107 75
Account No. *8735	$\dashv$	+	10/2004	+	$\vdash$	$\dashv$	39,822.75	33,197.75
County Bank 205 West Reed Moberly, MO 65270	x	J	Deed of Trust  1/2 interest in Business property located at 102 Johnson, Moberly, MO 65270 (property is owned by the Brown and Bowden Partnership)					
			Value \$ 60,000.00				53,214.13	0.00
continuation sheets attached			(Total of		otal page		253,760.88	43,921.75

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Forrest James Brown, Jr., Tina Lachelle Brown		Case No	
-		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H V	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	- SP UT EC	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. *8182			04/08	٦т	ATED			
County Bank 116 W Broadway Brunswick, MO 65236	х	J	Deed of Trust  1/2 interest in Business property located at 102 Johnson, Moberly, MO 65270 (property is owned by the Brown and Bowden Partnership)		ט			
A *0700	┢	L	Value \$ 60,000.00	+	_	H	22,617.20	15,831.33
Account No. *8736  County Bank 116 W Broadway Brunswick, MO 65236	x	J	10/08 Deed of Trust  1/2 interest in Business property located at 102 Johnson, Moberly, MO 65270 (property is owned by the Brown and Bowden Partnership)					
			Value \$ 60,000.00				12,136.07	12,136.07
Account No. *9959			Non-Purchase Money Security					
County Bank 116 W Broadway Brunswick, MO 65236	х	J	4 Wheeler & pull-behind mower					
			Value \$ 2,500.00				4,110.00	1,610.00
Account No.			Value \$					
Account No.								
			Value \$					
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Secured Claims		d to	(Total of	Sub this			38,863.27	29,577.40
			(Report on Summary of S		Γota dule		292,624.15	73,499.15

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B6E (Official Form 6E) (4/10)

In re	Forrest James Brown, Jr.,	Case No
	Tina Lachelle Brown	

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed to place on "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the c

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts repriority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts repriority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts repriority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule.	o priorit total ntitled t
total also on the Statistical Summary of Certain Liabilities and Related Data.	
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	le relativ
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).	nent of
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	busines
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to $2,600$ for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were delivered or provided. 11 U.S.C. $507(a)(7)$ .	not
■ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	Federa
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, of another substance. 11 U.S.C. § 507(a)(10).	or

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/10) - Cont.

In re	Forrest James Brown, Jr.,	Case No.	
	Tina Lachelle Brown		
-		Debtors,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NLIQUIDATED ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) 2008 & 2009 Account No. Federal withholding taxes Internal Revenue Service 0.00 PO Box 7346 Philadelphia, PA 19101-7346 J 17,500.00 17,500.00 2008 & 2009 Account No. Unemployment tax Missouri Department of Labor & I.R. 0.00 **Division of Employment Security** PO Box 59 J Jefferson City, MO 65104 4.000.00 4.000.00 2008 & 2009 Account No. Sales tax **Missouri Department of Revenue** 0.00 **Taxation Division** PO Box 854 Jefferson City, MO 65105-0357 10,957.00 10,957.00 2008 & 2009 Account No. **Employer withholding taxes** Missouri Department of Revenue 0.00 **Taxation Division** PO Box 854 J Jefferson City, MO 65105-0357 315.00 315.00 2008 & 2009 Account No. **Real Property Taxes Randolph County Collector** 0.00 110 South Main Suite D Huntsville, MO 65259 2,500.00 2,500.00 Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to (Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

35,272.00

35,272.00

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B6E (Official Form 6E) (4/10) - Cont.

In re	Forrest James Brown, Jr.,		Case No.	
	Tina Lachelle Brown			
_		Debtors		

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C J AND ACCOUNT NUMBER (See instructions.) 2005 - 2010 Account No. **Personal Property Taxes Randolph County Collector** 0.00 110 South Main Suite D Huntsville, MO 65259 J 800.00 800.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 00.008 800.00 Total 0.00 (Report on Summary of Schedules) 36,072.00 36,072.00

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B6F	(Official	l Form	<b>6F</b> )	(12/07)

In re	Forrest James Brown, Jr., Tina Lachelle Brown		Case No.	
_		Debtors	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community		С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	) IM	024-26-27	סבח-מס-רס	$-$ 8 $P$ $\cup$ $+$ $\square$ D	AMOUNT OF CLAIM
Account No.			11/2006 Charged off		T	DATED		
Applied Bank 601 Delaware Ave Wilmington, DE 19801		J						
Account No.			8/2008					2,323.00
Bank of America/GLELSI PO Box 7860 Madison, WI 53707		J	Student Loan					
								12,500.00
Account No.  Barclay's Bank Delaware PO Box 8803 Wilmington, DE 19899		J	8/2006 Charged off					
A			Duciness Dakt					2,417.00
Account No.  Berry Company 3170 Kettering Blvd Dayton, OH 45439		J	Business Debt					2,717.99
<b>9</b> continuation sheets attached			(To	Sotal of th		ota pag		19,957.99

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B6F (Official Form 6F) (12/07) - Cont.

In re	Forrest James Brown, Jr.,	Case No.	
	Tina Lachelle Brown		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D I S P	
MAILING ADDRESS	CODEBTOR	н	DAME CLADAWA C DICHEDED AND	CONT	Ľ	s	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	11	ľ	U	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	ľ	T	AMOUNT OF CLAIM
(See instructions above.)	Ř	С	is sebsect to seroit, so sixte.	N G E N	lъ	Ď	
Account No.	1		11/2008	<b>∀</b>	Ā T E		
	1		Collection Account		5		
Brookwood Loans Holding							
3440 Preston Ridge Rd.		J					
Alpharetta, GA 30005							
Alpharetta, GA 30003							
							2.462.00
				$oldsymbol{ol}}}}}}}}}}}}}}}}}$	L		2,463.00
Account No.			10/2004				
			Credit Card Purchases				
Capital One							
PO Box 30281		J					
Salt Lake City, UT 84130							
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							
							6,000.00
Account No.	┢		11/2007	+	├		
Account No.	1		Collection Account				
01			Concension Account				
Cashcall		J					
P.O. Box 66007		٦					
Anaheim, CA 92816							
							5,007.00
Account No.			Business Debt		Г		
	1						
Central Dairy Company							
610 Madison St.		J					
Jefferson City, MO 65101							
							4,200.00
Account No.	t	H	5/2001	+	$\vdash$	H	
	1		Credit Card Purchases				
Chase Card Services	1						
PO Box 15298		J					
	1	٦					
Wilmington, DE 19850-5298	1						
	1						
				$\perp$	L		1,608.00
Sheet no1 of _9 sheets attached to Schedule of				Subt	tota	1	19,278.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	19,270.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Forrest James Brown, Jr.,	Case No.
	Tina Lachelle Brown	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	J W	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTING		D I S P U T E	) } !	AMOUNT OF CLAIM
(See instructions above.) Account No.	Ř	С	5/2008 Credit Card Purchases	N G E N T	D A T E D	E	)	
Citi Cards/Citibank PO Box 6241 Sioux Falls, SD 57117		J						4,500.00
Account No.  County Bank 116 W Broadway Brunswick, MO 65236		J	11/2008 Charged off					40.700.00
Account No.			11/2010	+	$\vdash$	$\perp$	+	10,708.00
Courtesy Loans 521 West Coates Moberly, MO 65270		J	Payday Loan					822,00
Account No.	╁		5/2009	+	+	+	$\dagger$	
Credit One Bank PO Box 98873 Las Vegas, NV 89193		J	Charged off					1,292.00
Account No.	1		Business Debt	t	t	t	†	
Credit Watch PO Box 19729 Irvine, CA 92623-9729		J						
				$\perp$	$\perp$	L	$\downarrow$	95.14
Sheet no. <b>2</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub this				17,417.14

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B6F (Official Form 6F) (12/07) - Cont.

In re	Forrest James Brown, Jr.,	Case No
	Tina Lachelle Brown	

CREDITOR'S NAME,	000		sband, Wife, Joint, or Community	CONT	U N	D I S P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	QU L D	SPUTED	AMOUNT OF CLAIM
Account No.			12/2005	Ť	Ā T E D		
Dell Computer/Web Bank PO Box 81577 Austin, TX 78708		J	Charged off		D		2,787.00
Account No.			8/2010	+	$\vdash$		_,
Delmarva Radiology c/o Delmarva Collections Inc 820 E Main St Salisbury, MD 21804		J	Medical Services				
				$oldsymbol{ol}}}}}}}}}}}}}}}}}}$	L		969.00
Account No.  Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		J	4/2009 Credit Card Purchases				2,301.00
Account No.			Collection Account	+	$\vdash$		
First Bank of Delaware C/O Continental Finance Co. PO Box 11743 Wilmington, DE 19850-1743		J					969.00
Account No.	T		11/2006	T			
First National Bank 500 E 60th St N Sioux Falls, SD 57104		J	Charged off				638.00
Sheet no. <b>_3</b> of <b>_9</b> sheets attached to Schedule of	_			Subt			7,664.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	7,004.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Forrest James Brown, Jr.,	Case No.	
	Tina Lachelle Brown		

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	CON	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	IS SUBJECT TO SETOFF, SO STATE.	TINGEN	- QU - D	P U T E	AMOUNT OF CLAIM
Account No.			Collection Account	⊤ [	Ā T E		
First National Bank PO Box 1867 Columbia, MO 65205		J			D		638.00
Account No.	T		5/2008				
First Premier 3820 N. Louise Ave. Sioux Falls, SD 57107		J	Credit Card Purchases				424.00
Account No.	-		Student Loan	$\vdash$			
GLELSI PO Box 7860 Madison, WI 53707		J					4,838.00
Account No.			3/2010				
Heights Finance Corp 301 N Morley Moberly, MO 65270		J	Personal Loan				3,077.00
Account No.	t	H	2/2006				
Home Depot/Citibank PO Box 6497 Sioux Falls, SD 57117		J	Credit Card Purchases				4,042.00
Sheet no. 4 of 9 sheets attached to Schedule of				Sub	ota	1	42.040.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	13,019.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Forrest James Brown, Jr.,	Case No.	
	Tina Lachelle Brown		

	_					—	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U N L	P	
MAILING ADDRESS	CODEBTOR	н	DATE CLADAWAG DICHDDED AND	CONT	Ľ	s	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM		I QUI	U	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	T	AMOUNT OF CLAIM
(See instructions above.)	Ř	С	is section to seron, so since.	NGENT	חו	Ď	
Account No.			10/2007	1 ï	A T E D		
	1		Charged off	L	D	L	
Household Credit Services							
PO Box 98706		J					
Las Vegas, NV 89193-8706							
"							
							1,373.00
Account No.	╁		10/2007	+	┢	┢	
The country of	1		Credit Card Purchases				
HSBC Bank							
PO Box 5253		J					
Carol Stream, IL 60197							
our or our ourin, in so for							
							5,000.00
Account No.	┢		Collection Account	$\vdash$	$\vdash$	$\vdash$	-,
Account No.	1		Conection Account				
Juniper Card Services							
PO Box 13337		J					
Philadelphia, PA 19101-3337							
Philadelphia, PA 19101-3337							
				L			2,200.00
Account No.			Business Debt				
Kryger Glass		١.					
1211 Harrison Street		J					
Kansas City, MO 64106							
				L			3,022.20
Account No.			4/2010				
	1		Collection Account				
LVNV Funding, LLC							
PO Box 10497		J					
Greenville, SC 29603	1						
	1						763.00
Sheet no. <b>5</b> of <b>9</b> sheets attached to Schedule of	_			Subt	tota	 .1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	12,358.20

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B6F (Official Form 6F) (12/07) - Cont.

In re	Forrest James Brown, Jr.,	Case No.
	Tina Lachelle Brown	,

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTO	Hu H W	DATE CLAIM WAS INCURRED AND	C O N T	UNLI	D I S P	
AND ACCOUNT NUMBER (See instructions above.)	B T O R	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G E N	11)	SPUTED	AMOUNT OF CLAIM
Account No.			Collection Account	Ť	A T E		
Merrick Bank PO Box 5721 Hicksville, NY 11802-5721		J			D		1,959.00
Account No.	┢		1/2008				
Metabank Capital Credit CA PO Box 5065 Sioux Falls, SD 57117		J	Charged off				
							363.00
Account No.			Business Debt				
Missouri Division of Employment Security 421 E Dunklin Street PO Box 59		J					
Jefferson City, MO 65104-0059					_		4,300.00
Account No.	ł		Consumer debt				
Moberly County Club PO Box 372 Moberly, MO 65270		J					
-					L		2,527.99
Account No.	-		Business Debt				
Pinnacle PO Box 130848 Carlsbad, CA 92013		J					610.20
Shoot no. 6 of 0 shoots attached to Sale-July-6	<u> </u>	_	1	Subt	L	<u></u>	010.20
Sheet no. <b>_6</b> of <b>_9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t				9,760.19

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B6F (Official Form 6F) (12/07) - Cont.

In re	Forrest James Brown, Jr.,	Case No.
	Tina Lachelle Brown	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZHLZGEZ	UZLLQULDAFE	Ţ	AMOUNT OF CLAIN
Account No.			12/2007	Т	E		
Plains Commerce Bank PO Box 89940 Sioux Falls, SD 57109		J	Credit Card Purchases		D		353.00
Account No.	╁		Business Debt	+			000.00
PPG One PPG Place Pittsburgh, PA 15272		J					
Account No.			Produces Dalid	$\perp$			1,259.03
Prairie Farms 1100 Broadway Carlinville, IL 62626		J	Business Debt				2,615.41
Account No.	╁		11/2007	+			·
Prosper 111 Sutter St., 22nd Floor San Francisco, CA 94104		J	Charge off				2,566.00
Account No.	╁		5/2009	+			2,500.00
QuickClick Loans LLC/Select 3440 Preston Ridge Rd. Ste. 500 Alpharetta, GA 30005		J	Payday Loan				4 222 22
				丄			1,082.00
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			7,875.44

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B6F (Official Form 6F) (12/07) - Cont.

In re	Forrest James Brown, Jr.,	Case No
	Tina Lachelle Brown	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D I S P	
MAILING ADDRESS	СОДШВНОК	н	DATE OF A BANKA O BYOMBRED AND	CONT	Ľ	s	
INCLUDING ZIP CODE,	E B	W	DATE CLAIM WAS INCURRED AND	I	l'a	l P U	
AND ACCOUNT NUMBER	Ť	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ü	U T E	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setort, so state.	N G E N	Ь	D	
Account No.			Business Debt	H	Ā T E		
				$\vdash$	D		
Ronnoco Coffee Company							
4241 Sarpy Avenue		J					
Saint Louis, MO 63110							
							4,000.00
Account No.			6/2007				
			Student Loan				
Sallie Mae							
1002 Arthur Dr.		J					
Lynn Haven, FL 32444							
							32,000.00
Account No.			10/2007	Т	Г		
			Credit Card Purchases				
Sears/Citibank							
PO Box 6241		J					
Sioux Falls, SD 57117							
, i							
							826.00
Account No.			8/2007	+	├		
Account No.			Charged off				
Seventh Ave			onal god on				
1112 7th Ave		J					
Monroe, WI 53566							
Worlde, Wi 33300							
							868.00
A AN			44/0007	$\vdash$	$\vdash$	$\vdash$	333.00
Account No.			11/2007				
Towns ( Notice of Book			Credit card purchases				
Target National Bank		١.					
c/o Target Credit Services		J				l	
PO Box 673							
Minneapolis, MN 55440-0673							
							818.00
Sheet no. <b>8</b> of <b>9</b> sheets attached to Schedule of				Subt	tota	1	00.540.65
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	38,512.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Forrest James Brown, Jr.,	Case No.
	Tina Lachelle Brown	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.			1/2010		E		
The Bureaus Inc. 1721 Central Street Evanston, IL 60201		J	Collection Account		D		711.00
Account No.	┢		8/2009	+	H	t	
US Dept. of Education/GLELSI PO Box 7860 Madison, WI 53707		J	Student Loan				
							12,500.00
Account No.	╁		Business Debt	+		t	
Yellow Book USA 6300 C Street SW PO Box 3162 Cedar Rapids, IA 52406		J					
ocadi Napido, in 02400							723.75
Account No.	-						
Account No.	}			$\vdash$		-	
Sheet no. <b>_9</b> of <b>_9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Yotal of t	Sub his			13,934.75
			(Report on Summary of So	7	Γota	al	159,776.71

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B6G (Official Form 6G) (12/07)

_		
In re	Forrest James Brown, Jr.,	Case No.
	Tina I achelle Brown	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 11-20534-drd13 Doc 1 Filed 03/29/11 Entered 03/29/11 12:59:03 Desc Main Document Page 37 of 57

B6H (Official Form 6H) (12/07)

In re	Forrest James Brown, Jr.,	Case No.
	Tina I achelle Brown	

#### Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

#### NAME AND ADDRESS OF CODEBTOR

Daniel Bowden 1953 Hwy. A Moberly, MO 65270

Daniel Bowden 1953 Hwy. A Moberly, MO 65270

Daniel Bowden 1953 Hwy. A Moberly, MO 65270

David & Karen Piest 2641 C.R. 2965 Clark, MO 65243

#### NAME AND ADDRESS OF CREDITOR

County Bank 205 West Reed Moberly, MO 65270

County Bank 116 W Broadway Brunswick, MO 65236

County Bank 116 W Broadway Brunswick, MO 65236

County Bank 116 W Broadway Brunswick, MO 65236

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**B6I (Official Form 6I) (12/07)** 

In re	Forrest James Brown, Jr. Tina Lachelle Brown		Case No.	
		Debtor(s)	_	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

<u> </u>	y differ from the current monthly income calculated on For	S OF DEBTOR AN			
Debtor's Marital Status:  Married	RELATIONSHIP(S):  Daughter  Daughter  Son  Daughter		E(S): 15 18 3		
Employment:	DEBTOR	1	SPOUSE		
Occupation Occupation	Self-Employed	Self-Emp			
Name of Employer	JB's Glass & Tint	JB's Glas			
How long employed	OD O Oldoo & Tilk	0200140			
Address of Employer					
Address of Employer		65270			
INCOME: (Estimate of av	verage or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, sa	alary, and commissions (Prorate if not paid monthly)		<b>\$</b> 4,445.00	\$	0.00
2. Estimate monthly overti	ime		\$ 0.00	\$	0.00
		_			
3. SUBTOTAL		Γ	\$ 4,445.00	\$	0.00
		L			
4. LESS PAYROLL DEDU	LICTIONS	-			
a. Payroll taxes and s			\$ 890.00	\$	0.00
b. Insurance	social security		\$ 0.00	ς —	0.00
c. Union dues			\$ 0.00	\$ <del></del>	0.00
d. Other (Specify):			\$ 0.00	\$ <del>-</del>	0.00
d. Other (Specify).			\$ 0.00	\$ <del></del>	0.00
			Ψ	Ψ	0.00
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS		\$ 890.00	\$	0.00
6. TOTAL NET MONTHI	LY TAKE HOME PAY		\$ 3,555.00	\$	0.00
	peration of business or profession or farm (Attach detailed	statement)	\$ 0.00	\$	0.00
8. Income from real proper	rty		\$ 0.00	\$	0.00
9. Interest and dividends			\$ 0.00	\$	0.00
dependents listed abo		use or that of	\$ 0.00	\$	0.00
11. Social security or gove	rnment assistance				
(Specify):			\$ 0.00	\$	0.00
			\$ 0.00	\$	0.00
12. Pension or retirement i	income		\$ 0.00	\$	0.00
13. Other monthly income				_	
(Specify): Contr	ibution from Danny Brown for 1/2 of partnership t	axes	\$ 330.00	\$	0.00
			\$ 0.00	\$	0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13	ſ	\$ 330.00	\$	0.00
15. AVERAGE MONTHL	LY INCOME (Add amounts shown on lines 6 and 14)	ļ	\$ 3,885.00	\$	0.00
16. COMBINED AVERAG	GE MONTHLY INCOME: (Combine column totals from li	ne 15)	\$	3,885.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Forrest James Brown, Jr. Tina Lachelle Brown		Case No.	
		Debtor(s)	-	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show month expenses calculated on this form may differ from the deductions from income allowed on Form 22A or	•	average monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comexpenditures labeled "Spouse."	plete a separ	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	20.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	259.95
3. Home maintenance (repairs and upkeep)	\$	20.00
4. Food	\$	620.00
5. Clothing	<sup>\$</sup>	25.00
<ul><li>6. Laundry and dry cleaning</li><li>7. Medical and dental expenses</li></ul>	Ф ———	15.00 20.00
8. Transportation (not including car payments)	φ	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <del></del>	30.00
10. Charitable contributions	\$ <del></del>	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	80.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real & Personal Property Taxes	\$	30.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	75.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	\$	1,594.95
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	3,885.00
b. Average monthly expenses from Line 18 above	\$	1,594.95
c. Monthly net income (a. minus b.)	\$	2,290.05

	Case 11-20534-drd13	Doc 1	Filed 03/29/11	Entered 03/2	29/11 12:59:03	Desc Main
B6J (Offici	ial Form 6J) (12/07)		Document Pa	ge 40 of 57		
	Forrest James Brown, Jr.					
In re	Tina Lachelle Brown				Case No.	
			Debto	or(s)		
	SCHEDULE J - 0		T EXPENDITU Detailed Expense		VIDUAL DEBTO	OR(S)
A	tility Expenditures:					
Other U	unity Expenditures:					
Other U	unty Expenditures:				\$_	39.95

<b>Other Expenditures:</b>	
----------------------------	--

**Total Other Utility Expenditures** 

Personal Care	\$ 25.00
Household Goods	\$ 20.00
Birthdays & holidays	\$ 30.00
Total Other Expenditures	\$ 75.00

\$

259.95

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## United States Bankruptcy Court Western District of Missouri

In re	Forrest James Brown, Jr. Tina Lachelle Brown		Case No.	
		Debtor(s)	Chapter	13

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of best of my knowledge, information, and belief.
Date	March 25, 2011	Signature	/s/ Forrest James Brown, Jr. Forrest James Brown, Jr. Debtor
Date	March 25, 2011	Signature	/s/ Tina Lachelle Brown Tina Lachelle Brown Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/10)

## United States Bankruptcy Court Western District of Missouri

In re	Forrest James Brown, Jr. Tina Lachelle Brown	Case No.		
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$12,000.00 2011 YTD: \$34,883.00 2010: \$40,000.00 2009:** 

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

IME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Scot Wiggins 2511 Broadway Bluffs Drive Columbia, MO 65201 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,500 + \$274 Filing Fee

**Credit Counseling** 

\$25

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

**County Bank** 

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE **Checking** 

AMOUNT AND DATE OF SALE OR CLOSING

March, 2011. \$0.31.

County Bank Checking (Coffee Shack)

March 2011. \$0.00.

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT
DOCKET NUMBER
S'

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

LAST FOUR DIGITS OF

N	or	16

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME TLB Management LLC dba JB's Glass	SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN <b>5445</b>	ADDRESS 1504 Murphy Street Moberly, MO 65270	NATURE OF BUSINESS Glass & Tint	BEGINNING AND ENDING DATES  December 2009 to present
& Tint		•		•
Brown & Bowden Partnership		102 Johnson Moberly, MO 65270	Operated: Toalson Glass, 1st Choice Auto Glass and Brew Doctors	August 1999 to November 2009
Toalson Glass of Moberly		102 Johnson Moberly, MO 65270	Glass & Tint	August 1999 to June 2006
1st Choice Auto Glass		102 Johnson Moberly, MO 65270	Glass & Tint	June 2006 to November 2009
<b>Brew Doctors</b>		102 Johnson Moberly, MO 65270	Selling Coffee	June 2007 to November 2009
The Coffee Shack		102 Johnson Moberly, MO 65270	Selling Coffee	December 2009 to February 2011

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME

**ADDRESS** 

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 25, 2011	Signature	/s/ Forrest James Brown, Jr.	
		_	Forrest James Brown, Jr.	
			Debtor	
Date	March 25, 2011	Signature	/s/ Tina Lachelle Brown	
		_	Tina Lachelle Brown	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court** Western District of Missouri

In re	Forrest James Brown, Jr. Tina Lachelle Brown		Case No.	
		Debtor(s)	Chapter	13

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Forrest James Brown, Jr. Tina Lachelle Brown	X	/s/ Forrest James Brown, Jr.	March 25, 2011
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X	/s/ Tina Lachelle Brown	March 25, 2011
		Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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B22C (Official Form 22C) (Chapter 13) (12/10)

In re	Forrest James Brown, Jr. Tina Lachelle Brown	According to the calculations required by this statement:  The applicable commitment period is 3 years.
Case N		☐ The applicable commitment period is 5 years. ☐ Disposable income is determined under § 1325(b)(3).
	(If known)	Disposable income is not determined under § 1325(b)(3). (Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this state.  a.   Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.			10	
	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	ome	Column A  Debtor's Income	10.	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	0.00	\$	0.00
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.  Debtor Spouse  a. Gross receipts \$ 6,611.00 \$ 2,250.83 b. Ordinary and necessary business expenses \$ 4,204.67 \$ 1,137.48				
	c. Business income Subtract Line b from Line a	\$	2,406.33	\$	1,113.35
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.  Debtor Spouse  a. Gross receipts \$ 0.00 \$ 0.00  b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00				
	c. Rent and other real property income Subtract Line b from Line a	\$	0.00	\$	0.00
5	Interest, dividends, and royalties.	\$	0.00	\$	0.00
6	Pension and retirement income.	\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$	0.00	\$	0.00
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00	\$	0.00

9	international or domestic terrorism.					
	Debtor Spouse					
	a.	0.00	\$ 0.00			
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	2,406.33	\$ 1,113.35			
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. \$		3,519.68			
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERI	OD				
12	Enter the amount from Line 11	\$	3,519.68			
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you content calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of you enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular the household expenses of you or your dependents and specify, in the lines below, the basis for excludir income (such as payment of the spouse's tax liability or the spouse's support of persons other than the dethe debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.    A	our spouse, basis for ng this ebtor or	0.00			
14	Subtract Line 13 from Line 12 and enter the result.	1				
	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the num	\$ hor 12	3,519.68			
15	and enter the result.	\$	42,236.16			
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy					
	a. Enter debtor's state of residence: b. Enter debtor's household size:	5 \$	77,332.00			
17	<ul> <li>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</li> <li>■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable continue that the top of page 1 of this statement and continue with this statement.</li> <li>□ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable years" at the top of page 1 of this statement and continue with this statement.</li> </ul>					
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE IN	NCOME				
18	Enter the amount from Line 11.	\$	3,519.68			
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 th any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expens debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the dedependents) and the amount of income devoted to each purpose. If necessary, list additional adjustment separate page. If the conditions for entering this adjustment do not apply, enter zero.    S	ses of the me(such abtor's s on a				
	Total and enter on Line 19.	\$	0.00			
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	3,519.68			

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 an enter the result.					20 by the number 12 and	\$	42,236.16	
22	Applic	able median family incor	<b>ne.</b> Enter the amount fro	om Li	ne 16.			\$	77,332.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined to be a statement of this statement.  ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete						ot dete	rmined under	
		Part IV. CA	ALCULATION (	)F D	EDU	CTIONS FRO	OM INCOME		
		Subpart A: De	eductions under Star	ıdard	ds of th	e Internal Reve	nue Service (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					Expenses for the rom the clerk of the be allowed as	\$		
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	Person	ns under 65 years of age		Persons 65 years of age or older					
	a1.	Allowance per person		a2.	Allowa	nce per person			
	b1.	Number of persons		b2.	Numbe	er of persons			
	c1.	Subtotal		c2.	Subtot	al		\$	
25A	Utilitie availab the nur	Standards: housing and uses Standards; non-mortgage ale at www.usdoj.gov/ust/onber that would currently build dependents whom	e expenses for the applic or from the clerk of the lose allowed as exemption	cable bankr	county a uptcy co	nd family size. (Turt). The applicab	This information is le family size consists of	\$	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B.  Do not enter an amount less than zero.  a. IRS Housing and Utilities Standards; mortgage/rent expense  b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47  c. Net mortgage/rental expense  Subtract Line b from Line a.					\$			
26	25B do Standar	Standards: housing and uses not accurately compute rds, enter any additional artion in the space below:	the allowance to which	you a	re entitl	ed under the IRS I	Housing and Utilities	¢	

27A	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expension included as a contribution to your household expenses in Line 7.   If you checked 0, enter on Line 27A the "Public Transportation" amo	e expenses of operating a vehicle and ses or for which the operating expenses are 0		
	Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in th Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	e "Operating Costs" amount from IRS Local ne applicable Metropolitan Statistical Area or	\$	
27B	Local Standards: transportation; additional public transportation expenses for a vehicle and also use public transportation, and you condeduction for your public transportation expenses, enter on Line 27B the IRS Local Standards: Transportation. (This amount is available a bankruptcy court.)	ntend that you are entitled to an additional the "Public Transportation" amount from it www.usdoj.gov/ust/ or from the clerk of the	\$	
	<b>Local Standards: transportation ownership/lease expense; Vehic</b> which you claim an ownership/lease expense. (You may not claim an vehicles.) $\Box 1 \Box 2$ or more.	n ownership/lease expense for more than two		
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Average Monthly Payments for any debts secured by Vehicle 1, as stand enter the result in Line 28. <b>Do not enter an amount less than a</b>	court); enter in Line b the total of the ated in Line 47; subtract Line b from Line a zero.		
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle	\$		
	b. 1, as stated in Line 47	\$		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.  [a.] IRS Transportation Standards, Ownership Costs \$			
	Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47	\$		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	
30	<b>Other Necessary Expenses: taxes.</b> Enter the total average monthly federal, state, and local taxes, other than real estate and sales taxes, social security taxes, and Medicare taxes. <b>Do not include real estate</b>	such as income taxes, self employment taxes,	\$	
31	Other Necessary Expenses: involuntary deductions for employmed deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions for employment are required for your employment, such as work as well as the contract of	y retirement contributions, union dues, and	\$	
32	Other Necessary Expenses: life insurance. Enter total average moterm life insurance for yourself. Do not include premiums for insurance or for any other form of insurance.		\$	
33	Other Necessary Expenses: court-ordered payments. Enter the to pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.	s spousal or child support payments. <b>Do not</b>	\$	
34	Other Necessary Expenses: education for employment or for a pl Enter the total average monthly amount that you actually expend for and for education that is required for a physically or mentally challen education providing similar services is available.	education that is a condition of employment	\$	
35	Other Necessary Expenses: childcare. Enter the total average mor	-4h1		

522C (Official Portili 22C) (Chapter 15) (12/10)						
36	health ca	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.				
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					
38	Total E	xpenses Allowed under IRS Standards. Ente	er the total of Lines 24 through 37.	\$		
		<del>-</del>	onal Living Expense Deductions penses that you have listed in Lines 24-37			
		tegories set out in lines a-c below that are reason	Savings Account Expenses. List the monthly expenses onably necessary for yourself, your spouse, or your			
39	a.	Health Insurance	\$			
	b.	Disability Insurance	\$			
	c.	Health Savings Account	\$			
	Total an	d enter on Line 39		\$		
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:					
	\$					
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.					
41	41 <b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local					
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$		
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					
45	contribu		y necessary for you to expend each month on charitable ts to a charitable organization as defined in 26 U.S.C. § f 15% of your gross monthly income.	\$		
46	Total A	dditional Expense Deductions under § 707(b	). Enter the total of Lines 39 through 45.	\$		
	Total Paradicipal Deduction and 3.707(6). Enter the total of Enter the total of					

		Subpart C: Deductions for	Debt Payment		
47	own, list the name of creditor, is check whether the payment included as contractually due to	claims. For each of your debts that is so dentify the property securing the debt, sudes taxes or insurance. The Average No each Secured Creditor in the 60 monty, list additional entries on a separate p	state the Average Mon Monthly Payment is the hs following the filin	nthly Payment, and he total of all amount g of the bankruptcy	s
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance  □yes □no	
			Total: Add Lin		\$
Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
	Name of Creditor	Property Securing the Debt		of the Cure Amount	
	a.		\$	Total: Add Lines	\$
50	priority tax, child support and a Do not include current obligate  Chapter 13 administrative expresulting administrative expense  a. Projected average mont b. Current multiplier for y issued by the Executive	city claims. Enter the total amount, dividingly claims, for which you were liabitions, such as those set out in Line 33 penses. Multiply the amount in Line a let.  Chapter 13 plan payment.  Cour district as determined under schedu Office for United States Trustees. (The at www.usdoj.gov/ust/ or from the clean	te at the time of your by the amount in Line \$ tales	bankruptcy filing.	\$
		istrative expense of chapter 13 case	Total: Multiply	Lines a and b	\$
51	Total Deductions for Debt Pag	wment. Enter the total of Lines 47 thro	ugh 50.		\$
Subpart D: Total Deductions from Income					
		Subpart D: Total Deduction	ns from Income		
52	Total of all deductions from in	Subpart D: Total Deduction neome. Enter the total of Lines 38, 46,			\$
52		-	and 51.	DER § 1325(b)(2	
52	Part V. DETER	<b>acome.</b> Enter the total of Lines 38, 46,	and 51.	DER § 1325(b)(2	
	Part V. DETER  Total current monthly income  Support income. Enter the mo payments for a dependent child,	ncome. Enter the total of Lines 38, 46,	and 51.  E INCOME UN  ments, foster care payr	ments, or disability	\$
53	Part V. DETER  Total current monthly income  Support income. Enter the mo payments for a dependent child, law, to the extent reasonably ne  Qualified retirement deduction	ncome. Enter the total of Lines 38, 46, amination of Disposable. Enter the amount from Line 20.  In the	and 51.  E INCOME UN  ments, foster care pays accordance with apple mounts withheld by years.	ments, or disability icable nonbankrupto	2)

	which there is no reasonable alternative, describe the s		
57	Nature of special circumstances	Amount of Expense	
	a.	\$	
	b.	\$	
	c.	\$	
		Total: Add Lines	\$
58	Total adjustments to determine disposable income. the result.	Add the amounts on Lines 54, 55, 56, and 57 and enter	\$
59	Monthly Disposable Income Under § 1325(b)(2). Su	ubtract Line 58 from Line 53 and enter the result.	\$
	Part VI. ADDIT	TIONAL EXPENSE CLAIMS	
60	welfare of you and your family and that you contend sh	nses, not otherwise stated in this form, that are required for the nould be an additional deduction from your current monthly in es on a separate page. All figures should reflect your average  Monthly Amount  \$ \$ \$ \$	ncome under §
	d.	\$	
		dd Lines a, b, c and d \$	
	Part \	VII. VERIFICATION	
61	I declare under penalty of perjury that the information debtors must sign.)  Date: March 25, 2011  Date: March 25, 2011	Provided in this statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct. (If this is a joint formula of the statement is true and correct.)  Signature	
		(Joint Debtor, if any	y)